RESEARCH HIGHLIGHT

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Impacts of the Aging of the Canadian Population on Housing and Communities

INTRODUCTION

There will be profound changes in the age structure of the Canadian population over the next 25 years. These changes will transform our communities and significantly affect housing.

Population aging is taking place in a society that is being reshaped by a range of remarkable demographic and socio-economic trends. These include changes in family size and structure, increasing numbers of immigrants with family traditions very different from those of earlier generations, a growing number of persons living alone and new urban dynamics with increased concern for sustainability in the face of urban sprawl.

Other significant trends include the intent of many of today's near-retirees to continue working beyond the traditional retirement age, the increasing participation by women in the workforce and the tendency of young adults to stay longer in their parents' homes.

An aging population will change the pattern of housing needs and preferences, alter the nature of the demand for services, change transportation requirements, accentuate the need for making communities more responsive to people with disabilities and challenge existing neighbourhood design and community planning practices.

- Research suggests that communities need to give more thought to the implications of an aging society for housing and on the way our communities perform.
- Population aging will have profound impacts on the form and function of communities, particularly suburbia.
- Communities will need to respond by adopting balanced planning strategies to address the needs, and realize the potential benefits of an aging population.
- An aging population should be viewed as a positive force and catalyst for community development and renewal.
- A full continuum of housing and service choices for seniors is required. Most prefer to age in place.
- Seniors themselves must be fully engaged in this transformational process.

The increasing desire of seniors[1] to "age in place" (that is, to continue to live in their current home and familiar community for as long as possible, even if their health changes) will have major policy implications for housing and communities. It will create a need for housing adaptations and other supports; for more innovative housing options; and for planning and zoning changes.

Seniors themselves will need to contribute their views, skills and time both to shape the planning and to implement solutions.

[1] For the purpose of this *Research Highlight*, "seniors" are generally defined as persons age 65 and over.

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HOME TO CANADIANS

In planning for population aging, however, we must not lose sight of the fact that social and demographic trends will continue to change over time. While today and over the coming years, the aging of the population is one of the most important issues facing us, another demographic trend may be the dominant concern in the more distant future. We must therefore ensure that the choices we make today balance the needs of all sectors of society, are designed to enhance life for all, are sustainable for all members of society, and therefore will meet the needs of future generations.

While the projected aging of the population has been given considerable coverage in the literature and the press, research suggests that few communities are preparing for this phenomenon to ensure that it is embraced in a way that enriches our way of life.

This *Research Highlight* puts together what we know about the aging of the Canadian population, explores potential impacts on Canadian communities and housing, outlines possible responses and indicates where further work is needed. It draws from a range of research studies and data sources.

FINDINGS

How will the age structure of the population change?

By 2036 nearly a quarter of the Canadian population will be seniors, compared with just over one-eighth in 2006.[2]

Population aging has been a long-term trend. In the 1930s only one in 20 Canadians were seniors. What is happening is the baby boomers (people born between 1946 and 1964) are reaching their senior years.

The growth in the population of older seniors will be even faster, with the number of those 80 years old or more growing 112 per cent between 2006 and 2031. Longer female life expectancy means that women greatly outnumber men among older seniors. While life expectancy for men is increasing faster than that for women and the gap in life expectancy is narrowing, in 2031 there will still be almost 50 per cent more women than men 80 years old or more, and more than twice as many women as men in the 90+ category.

Population aging is also occurring in the Aboriginal population, the fastest growing segment of the Canadian population. The percentage of the Aboriginal population which is 65 years old or more, is projected to grow from 4.1 per cent in 2001 to 10.2 per cent by 2026.[3]

WHERE AND HOW WILL SENIORS WANT TO LIVE?

Most seniors prefer to age in place

Most seniors want to age in place in familiar surroundings until their health makes this impossible. In a recent survey, at least 85 per cent of those over 55 said that they planned to remain in their present home for as long as possible, even if there were changes in their health. This preference (which appears to be getting stronger among seniors of all ages) will mean growing demands for adaptations to enable aging in place. It will also mean increasing demands for home maintenance and support services, including personal care from family, friends and neighbours and increased reliance on government and private service providers.

High repairs and maintenance costs can place a heavy burden on low-income, homeowner seniors. This can be a particular problem in areas outside urban centres[4] where homeownership rates for senior households are high (82 per cent compared to 68 per cent in urban centres) and the overall housing stock is much older (34 per cent built before 1961) than in urban centres (29 per cent built before 1961).[5]

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2 Alain Bélanger, Laurent Martel, and Eric Caron-Malenfant, *Population Projections for Canada, Provinces and Territories 2005–2031* Catalogue no. 91-520-XIE (Ottawa: Statistics Canada, 2005)

3 Source: Projections based on the 2001 Census of Canada (Clatworthy, forthcoming)

4 Urban centres include Census Metropolitan Areas (CMAs) and Census Agglomerations (CAs).

5 Source: *2001 Census of Canada*

Aging in place on an inadequate income, whether in rural or urban areas, can result in overall deterioration of neighbourhoods through neglect of housing repair and maintenance.

Preferences of movers: better homes with no stairs; condominiums; rental units

Given the diverse needs and preferences of the aging population, there will be a need to provide a full continuum of housing choices—in terms of location, forms of housing, types of tenure, living arrangements and range of services—which can enable older people to continue to live independently and participate in the community for as long as possible. The private housing industry will need to be ready to respond to this challenge.

Some seniors will, however, be forced to move and others will prefer to move because of changing needs or lifestyle preferences.

Seniors who move are twice as likely to choose an apartment as those aged 30 to 64. The demand for homes that can be easily adapted to meet life's changing needs and for condominiums is likely to rise as seniors seek a more supportive, maintenance-free lifestyle and lower operating costs.

Similarly, the increasing difficulty of climbing stairs as they age will be a factor influencing seniors' choice of house type. In fact, seniors are much more likely than younger Canadians to choose a dwelling with only one floor. This might result in increasing demand for single-storey homes (for example, bungalows).

Communities will need more rental units since twice as many seniors go from owning to renting as from renting to owning. Other new tenures, such as life-lease,[6] and housing forms, such as co-housing,[7] may become increasingly attractive alternatives for seniors seeking security of tenure or different lifestyle opportunities.

Rural, small centres or urban?

Most Canadians—four out of five—lived in urban areas in 2006. As of 2001, two-thirds of seniors lived in Census Metropolitan Areas,[8] up from 54 per cent in 1981.

There was a higher proportion of seniors in small urban centres and rural areas (15.5 per cent) than in Census Metropolitan Areas (CMAs) (13.3 per cent) mainly because of the migration of young people to CMAs. Population aging will further increase the proportion of seniors in many small centres and rural communities, which could foster further outflow of young people as these communities increasingly become geared more to seniors. This can create community concerns about the population balance, economic growth and community vitality.

Not all small centres and rural communities are the same. Small centres and rural communities with strong economies and job growth will not be as significantly affected by population aging because the inflow of young job seekers will keep the proportion of seniors low. As well, there might be little in-migration of seniors since house prices and rents will tend to be higher in these communities. At the other extreme, in declining communities seniors may tend to be the last to leave because most might not need to seek work. Population aging in many of these communities may result in a buildup of older, low-income seniors. They will tend to stay until they can no longer live independently.

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6 See CMHC Research Highlight "An Examination of Life Lease Housing Issues" http://www.cmhc.ca/od/?pid=65427

7 See *Cohousing Strategy* http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/afhoid/cohode/cost/index.cfm

8 CMHC, *2001 Census Housing Series: Issue 4 Revised Canada's metropolitan areas*. English and French, retrieved November 2007 from http://www.cmhc.ca/od/?pid=63584

For seniors who move, the urban-rural decision seems to depend on age. Younger seniors (65 to 74), generally in better health than older seniors, are more likely to move to a more rural area, including various popular retirement destinations. Rural areas often offer cheaper housing, lower crime rates and a more outdoor lifestyle. By contrast, older seniors (75 and over) are more likely to stay where they are or move to a more urban area.

For some older seniors, the move to a more urban area reflects the need for better access to the support services they need, such as shopping, social, medical and health services, transportation, and for supportive housing. More than twice as many older seniors as younger cite health as a reason for moving (42 per cent for those 85+ compared to 17 per cent of those 65 to 74).[9]

Public transportation is often an issue for seniors in both rural and urban areas. Communities will need to complement the help that family and friends often provide to otherwise house-bound seniors living independently.

The gap between Atlantic Canada and other provinces is expected to widen

International and inter-provincial population flows are expected to dampen population aging in Ontario and the West relative to Atlantic Canada (Newfoundland and Labrador, Nova Scotia, New Brunswick, Prince Edward Island).

Alberta, with continued inflow of job seekers, is expected to still be the province with the lowest proportion of seniors in 2026, with the percentage rising only nine points between 2005 and 2026, to 19 per cent. At the other extreme, Newfoundland and Labrador is expected to see an increase in the proportion of seniors to 27 per cent from 13 per cent over the same period. In general, both at the provincial and the municipal level, the proportion of seniors in the general population will grow fastest in areas of lower growth, which may be least equipped to meet rising demands for services.

Responding to changing social trends

Changing patterns of work will create a demand for different housing types and forms and living arrangements.

In response to a recent CMHC survey, 72 per cent of employed seniors nearing retirement said they would consider working past the age of 65. Those who will work at home may require a home office in their dwelling.

The increasing economic power of women will influence the housing market in the years ahead. Their high rate of labour force participation, the fact that they are assuming more senior jobs, and the narrowing male-female salary gap, will make women more important players in the housing market. The high proportion of women among seniors will add to the influence of women on the housing market. Women will demand wider choices in housing.

Working women with caregiving responsibilities for children or parents, or both, have unique needs. They will require more support services to enable them to play this dual role, as well as flexible housing to meet the needs of intergenerational living.

The tendency of young adults to stay longer in their parents' homes, or to return to their parents' homes a few years after having left, will require flexible housing that can accommodate this type of intergenerational support.

Living with adult children

As of 2001, close to one in five seniors lived with their children or grandchildren. Tomorrow's seniors may not have this option. They had fewer children, who are more likely to be working and have a working spouse. This limits their ability to provide in-home care for an aging parent or relative. Marriage breakup, the tendency towards more non-traditional household forms (for example, blended families with children from different marriages) and the increase in single-person households make looking after seniors who are frail more difficult.

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[9] CMHC, *2001 Census Housing Series: Issue 10 Aging, Residential Mobility and Housing Choices* which can be English and French, retrieved November 2007, from http://www.cmhc-schl.gc.ca/odpub/pdf/64992.pdf

Immigrant seniors are more likely than non-immigrant seniors to live in extended families with adult children. While this tendency is often a result of cultural differences, economic factors can also play a role. Immigrants have often had less time to save and may have lower incomes in retirement. Some immigrant seniors may also have language difficulties that can limit their options and access to information and social support services.

The creation of a secondary suite for a live-in parent may be feasible for some families, giving both a degree of independence and privacy, companionship and the ability to provide support when required.

A recent CMHC survey found that 23 per cent of Canadian homeowners 55 years old and older would consider creating a secondary suite in their home or installing a garden suite on their property for a family member. The study results also suggest that 44 per cent of all Canadians 55 years old and older would be amenable to living in a secondary apartment or accessory unit.

Social housing and healthcare facilities

There are now about 630,000 social housing units that receive federal government assistance. About one-third are occupied by seniors. Limited additions to the stock and the need to serve other client groups would likely mean longer waiting lists.

A portion of the older social housing stock will be in need of modernization, adaptations and improved access to support services to make this housing more suitable for increased numbers of seniors.

About seven per cent of seniors live in what Statistics Canada calls "collective dwellings"—primarily nursing homes and healthcare facilities. The proportion of seniors that enter these facilities rises steadily with age, to 13 per cent of those 75 and older.

Supportive housing

The rapid growth in the numbers of older seniors who live alone, are frail or have disabilities will necessitate considerable expansion of supportive housing[10] choices that can enable them to stay in the community rather than in long-term healthcare facilities, such as nursing homes.

WILL EXISTING COMMUNITIES MEET THE NEEDS?

Population aging will present both challenges and opportunities for communities and those who supply and manage housing.

Within urban areas, there will clearly be a greater need for multiple infill housing, both rental and condominium, where more seniors can be close to available services and public transportation, and existing infrastructure can be more efficiently used.

Most suburbs, built for the automobile, with low density, a prevalence of two-storey homes and limited access to social and support services and public transportation, will be a poor match for the needs of older people. However, older suburbs may offer great potential and advantages because of their strategic geographic location—close to city centres and not too far from emerging commercial and employment areas on the city's fringe. There will clearly be opportunities to regenerate older suburbs to accommodate the needs of an aging population.

Strategies can include revitalizing obsolete shopping centres; creating mixes of new housing and employment opportunities for young people; converting unused schools and recreational facilities to accommodate emerging needs for community services; building infill housing; and rehabilitating and modernizing existing housing to meet new needs and demands.

The problems some seniors have navigating stairs will make much of the stock in cities that have a high proportion of walk-up apartments (particularly those with outside stairs) unsuitable.

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[10] Supportive housing is defined in CMHC Research Report *"Supportive Housing for Seniors,"* retrieved December 18, 2007 from http://www.cmhc.ca/od/?pid=6202

In rural communities, the almost non-existent rental market and prevalence of older, maintenance-intensive homes might not offer many choices for low-income seniors. Limited transportation options and access to social and support services in rural areas might also restrict seniors' abilities to make everyday trips and participate fully in community life.

Generally, our communities are not ready to support a rapidly aging population. Many are not designed for pedestrians—walking and navigating traffic can be hazardous for those with restricted mobility. Transportation routes and schedules are built around the needs of the employed, which may involve different peak hours and destinations to those of seniors. Neighbourhoods are designed for busy people who work during the week, want to get home as fast as possible, and have their own vehicles to pursue personal interests and activities outside of the home.

Seniors are a diverse group with correspondingly diverse needs and preferences. A broader range of housing options and innovative designs will be required. New approaches to building regulations and codes will be necessary to enable emerging housing forms and new approaches to design. A more flexible approach to land use planning and zoning issues will be required.

Accessory apartments, life-lease projects, FlexHousing™[11] and lifestyle retirement communities are just a few of the choices that should be available, but there are others. For example, a relatively new housing form that is becoming increasingly available in Edmonton and Toronto is the "mingle apartment"—a building with two, independent, two-bedroom suites that share a common entry, kitchen and combined living and dining areas.

Providing services to support independence will be an area that will need close attention. Seniors' wide-ranging needs will dictate an increased emphasis on stronger connections and coordination between housing and support services, including health and social services.

Finally, infrastructure, services and policies will need to adapt to ethnic and cultural realities of aging (for example, family care of elderly persons and eldercare of grandchildren) in different cultures.

HOW WILL POPULATION AGING AFFECT COMMUNITY FORM AND FUNCTION?

Political balance

The increasing number of seniors will likely change the political climate at the federal, provincial, territorial and municipal levels. The political impacts of aging will be compounded because of the high voting rate of seniors. Well over twice as many seniors (77 per cent) as those 25 to 34 (34 per cent) say they voted in the last federal, provincial and municipal elections.

The voting strength of seniors will influence campaign platforms and decision-making at all levels. In particular, there will be more political pressure to allocate or re-allocate more resources to address the needs and priorities of older citizens.

Transportation needs

As seniors age, they may reach a point where they have to give up driving. Thus, the aging of the population will increase the demand for transportation alternatives. This will be a particular problem in rural areas and in suburbs, which have been designed around the automobile and where public transportation options are limited.

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[11] Information on FlexHousing™ can be found in *Designing Flexible Housing* at http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/athoid/cohode/deflho/index.cfm

The increasing demand for public transportation is an opportunity because potential increased ridership makes expansion of the public transportation more viable. Since seniors' travel needs can normally be met outside peak-load periods, additions to the fleet may not be required.

With seniors having more free time, length of travel time and keeping a tight transport schedule may be less significant for downtown or shopping centre trips, so that door-to-door options with multiple stops become feasible. Vehicles could, in addition, operate on a stopping-when-hailed basis on light traffic routes outside peak hours. Effective design of transportation networks will also create opportunities for non-seniors to reduce their automobile use.

Adaptations and services for seniors with physical disabilities

The rate of disability increases steadily with age and will have implications for housing. The rate is higher for women than men, reaching 62.6 per cent for women in the 85+ age category.[12]

Falls in the home account for 80 per cent of hospitalizations of seniors. Safety in the home will be a major concern. Close to a quarter of those in the 65 to 74 age group have a mobility problem and this doubles to over one-half in the 85+ age category.[13]

Given the preference of many seniors to age in place, there will be strong demands for home adaptations, ranging from minor ones, such as grab bars and handrails, to more extensive modifications, such as stair lifts, wheelchair ramps and walk-in showers, or adding a bedroom on the ground floor of a two-storey home.

Help for seniors with mental disabilities

The number of seniors with dementia is projected to grow to 778,000 by 2031 from 364,000 in 2001, due mainly to the growing number of older seniors. In the 85+ age category, 35 per cent of seniors suffer from the ailment. Almost half of all dementia sufferers live in their own homes in the community.[14] The commonest type of dementia, Alzheimers disease, is a progressive disease ultimately leading to total dependence on those around the sufferer. For dementia sufferers more housing choices—including outside help—will be necessary.

Help with daily activities

One out of seven senior households received homecare in 2003, with the proportion rising to 42 per cent for those 85 or older from eight per cent for those aged 65 to 74.[15]

The growth in seniors living in their own homes will result in increasing need for in-home help. In 2003, almost one in six seniors reported needing help in doing everyday housework, and others reported needing help preparing meals or with personal care.[16]

Often, help is provided by adult children. Since, as indicated earlier, children are in shorter supply for tomorrow's seniors and are more likely to be working, they may have less informal help from family members and close friends than previous generations. This in-house help may therefore increasingly have to be provided by municipal, volunteer, non-profit or private agencies.

Handyperson services run through seniors associations, with volunteer participation, where seniors pay only for the cost of materials, could be extremely effective. These services—for simple tasks such as changing light bulbs, moving shelves, tacking down carpets, shifting furniture or installing grab bars—can prevent injury caused by stretching or over-exertion, and reduce the risks of falls in the home.

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12 *Participation and Activity Limitation Survey 2001*, Statistics Canada

13 *Participation and Activity Limitation Survey 2001*, Statistics Canada

14 *Canadian Study of Health and Aging 1991-2001*, Health Canada (various reports)

15 *Seniors Health Care Use, Catalogue 82-003, 2005*, Statistics Canada

16 *A Portrait of Seniors in Canada*, Catalogue 89-519-XIE, Statistics Canada 2006

An evaluation of a handyperson service in Birmingham, England[17] found that 83 per cent of users (who were mainly older women living alone in owner-occupied homes) said that the service was one of the reasons they were able to continue living at home. A total of 97 per cent rated the service as good or excellent.

Access to medical help

Seniors report having fewer problems accessing medical help than those in younger age groups.[18] This is probably because most have established long-term relationships with their doctors, whereas many in younger age categories find difficulty finding a family doctor.

Since seniors use doctors much more frequently than those in younger age categories (almost a third reported seeing a doctor six or more times in the last 12 months compared to just over one-fifth of non-seniors),[19] Telehealth services, which give telephone access to a medical professional 24-7, may become an increasing necessity. Mobile clinics may have to be used more widely in rural and remote areas.

Support for caregivers

Caring for a parent or older family member can be rewarding, but there may be strains that limit the extent to which help can be offered. In some communities, there are "caregiver respites"[20] that enable caregivers to take a brief "holiday." This type of initiative will have to be more widely available.

Information sharing and self-help groups would complement caregiver respites by letting caregivers know that they are not alone in their anxieties and problems and enabling them to share experiences and ideas.

Addressing social isolation

The desire to age in place means that over a third of seniors over 85 are living alone in aging neighbourhoods. In total, 15 per cent of seniors living alone reported having no close friends. Living alone can create feelings of isolation.[21]

The growing number of seniors living alone will challenge communities to combat social isolation by providing accessible support services and social and recreational activities that bring seniors together. These could best be organized by community and neighbourhood seniors voluntary groups, with municipalities playing an enabling role by providing locations and other support and encouragement.

Social, recreational and lifestyle needs

The end of full-time employment leaves seniors with increased time for leisure, but for some it means the loss of an activity that often provides them with mental, physical and social stimulation.

Communities can help seniors fill the gap by providing opportunities for seniors to pursue activities that help preserve and enhance physical, mental and social capabilities. This involves offering tailored recreational programs for seniors with different health conditions, degrees of frailty or mental disability through seniors centres. It also means ensuring that festivals, community events and recreational facilities are accessible so that they can join and celebrate with the community.

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17 University of Birmingham, Institute of Applied Social Studies, *Making Falls Prevention a Reality: An Evaluation of the Broadening Choices for Older People (BCOP) Handyperson Service*, English only, retrieved November 2007, from http://www.socialresearch.bham.ac.uk/downloads/BCOP_SummaryFINAL_IASS.pdf

18 *A Portrait of Seniors in Canada*

19 *A Portrait of Seniors in Canada*

20 This can involve in-home respite services where someone takes over for a few hours, overnight or a few days, outside the home day-care. It can be an activity particularly well suited for volunteer involvement.

21 *A Portrait of Seniors in Canada*

Special issues in Aboriginal and Northern communities

In Aboriginal and Northern communities, housing and related services are provided mostly through government programs. Most seniors and elders live with their families, but there are growing numbers who need access to housing and support services. While populations of Aboriginal and Northern communities are younger than those in the rest of the country, the number of seniors and elders will grow faster than that of Canada as a whole over the next 25 years, and rates of disability are high.

THE POTENTIAL IMPLICATIONS OF POPULATION AGING FOR GOVERNMENTS

The seniors' dependency ratio—the proportion of seniors over 64 to the "working age" population (15 to 64) is expected to double to 38 per cent by 2031 from only 19 per cent in 2006.[22]

The seniors' dependency ratio will tend to be highest in areas with fewer job opportunities where there is an outflow of those seeking employment. International immigration will not benefit these communities or provinces significantly, but may merely increase regional disparity since immigrants will go to areas of greatest job opportunity. Some municipalities may face the dilemma of increased municipal spending pressures while revenues are decreasing.

Municipal options to raise revenues may be limited. In areas with a high concentration of low-income seniors, their options for raising property taxes are limited and may be politically unpopular.

Maintaining a balanced population of younger and older people in communities could be one of the best strategies to sustain community prosperity.

Municipalities may increasingly turn to user fees to supplement property tax revenues. These account for only 22 per cent of municipal revenues in Canada compared with 33 per cent in the U.S.[23] User fees for community facilities may have the most impact on younger families since they tend to use recreational facilities more, and because of the established practice of giving reductions for seniors.

Given the restricted options for raising revenues, municipalities, to avoid cutting the level of services, will need to find more innovative and cost-effective ways of delivering the services. Areas of greatest potential may involve harnessing the resources of retired seniors through voluntary organizations, as well as working more extensively through non-profit groups and public–private partnerships.

While the higher proportion of seniors reduces the tax base, it has been argued that—particularly in slow-growth rural areas—the presence of a large proportion of seniors and the provision of the services they need can be turned to the advantage of the community and to seniors themselves. Seniors do not compete for jobs with local people. Instead, their spending creates more jobs. Further, the reaching of a critical mass makes the provision of services viable that would otherwise not be provided.

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[22] *Population Projections for Canada, Provinces and Territories, 2005-2031*, Statistics Canada (scenario 3)

[23] Federation of Canadian Municipalities, 2001 *Early Warning, Will Canadian Cities Compete?*, English and French, retrieved November 2007, from http://www.fcm.ca/english/documents/full.pdf

WHAT NEEDS TO BE DONE?

Attitude adjustment

Accommodating the housing and related needs of an older population presents major opportunities to enhance the way that our communities look and function. Population aging should be viewed as a positive force for community development and renewal. It can strengthen existing neighbourhoods and act as a catalyst for renewal in transitional areas. For example, the development of new forms of housing for seniors in central city areas could be a catalyst for neighbourhood renewal and downtown redevelopment. In this manner, the accommodation of aging can be a "win-win" for seniors as well as for the communities in which they reside.

Balance

Some Canadian communities have already had to address the implications of population aging. These communities have had to address pressures that will be experienced throughout the entire country in a few years, so their experience is informative.

Municipal administrators and housing providers in these communities stress the need for balance. Communities must cater to the full range of age groups. The economic base of communities must be diversified and cannot necessarily rely on the spending power of seniors alone. Communities must continue to have amenities and features that are attractive to young couples and their children.

Planning and preparedness

Aging communities will face a range of issues and challenges, which will have to be managed comprehensively and strategically. Communities need to develop community plans to address an aging population, supported by local data and analysis. Preparedness planning involves reviewing all services, facilities, programs, housing stock and infrastructure in the light of population needs. Comprehensive analysis can help ensure that additional investments that are required are aligned with other community aspirations, plans and expenditures.

Getting the numbers right

There is a wide range of data available that communities can employ to project seniors' housing needs by housing option and health status, and their need for services and support.

These data sources include Statistics Canada's *Census of Canada*, *Portrait of Seniors in Canada (2006)* and *Statistical Report on the Health of Canadians*. One illustrative model is that developed by the Atlantic Seniors Housing Research Alliance, which predicts seniors housing needs in different areas of the Atlantic provinces.[24]

Not just senior-friendly communities

Our towns and cities will inevitably change in appearance and feel as a result of population aging. They will need to become more "senior friendly." Facilities will need to be modified to make them usable by seniors.

Communities will have to make streets more easily navigable by seniors, who have slower reactions, senses that are not so acute and physical limitations. Examples include improved safety precautions and signage, sound to complement traffic and pedestrian signals, more visual cues for those with diminished hearing and seating to provide rest for those walking. The result should be communities that are not only more senior friendly, but more accessible and walkable for everyone. This might include accommodations for pregnant women, children, non-seniors with disabilities and the general public. The overall aim should be accessible, welcoming, enriching and sustainable communities for all.

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[24] Atlantic Seniors Housing Alliance http://ashra.mswu.ca/community.htm. A CMHC *Research Highlight* on the seniors housing survey conducted as part of this study is forthcoming.

Smart Growth, livable communities and sustainable communities[25]

The greying of communities can provide a stimulus for "Smart Growth" strategies to develop communities that are more compact, with a good mix of land uses, reducing the need for private automobile use to access facilities and services. Well-connected streets and sidewalks, pathways and accessible public transportation enhance the health of all community members and the environment by encouraging walking and cycling and the use of public transit rather than the automobile.

Communities should plan for a wide range of choices in housing and transportation, a range of civic amenities, and well-kept public places for recreation, community events, practising or just strolling.

Communities should also plan to meet the needs of current and future generations while minimizing the impact on the environment.

More livable, sustainable new developments through a "fused grid"[26] street pattern.

The fused grid combines the best features of conventional and traditional street patterns. This is achieved through a large-scale grid of collector streets, carrying moderate-to-high-speed car traffic, within which are blocks of about 16 ha (40 acres) with streets laid out in the form of crescents and cul-de-sacs (eliminating through traffic). A continuous, open-space pedestrian path system provides direct access to parks, public transit, retail and community facilities. The fused grid also reduces the amount of land taken up by roads, allowing for more green space, increasing car and pedestrian safety and minimizing environmental impact. The fused grid concept could better accommodate the aging of future generations.

More housing choices

As indicated earlier, a full continuum of housing choices will be required to address diverse needs within the population of older people. Municipalities can support housing choices through a variety of land use, development control and tax policies. However, private residential builders and developers of housing will need to play a leadership role.

Incentives and guidelines for accessible housing

Municipalities can encourage barrier-free housing in developments through cash incentives or relief from certain charges or fees. Infill housing guidelines can suggest ways to provide a wide range of housing choices.

The scope for requiring such features or units to be set aside for those with disabilities, whether related to aging or not, is clearly greater where affordable housing with government assistance is being created, and municipal assistance and incentives can be in the form of relief from development charges or planning application fees or reduced property taxes, etc.

Relaxation of zoning restrictions

Restrictive zoning can impede the extent to which greying communities can be enriched by inter-generational living, mutual help arrangements and family caregiving. Secondary suites[27], such as accessory apartments and garden (or granny) suites, can enable seniors to enjoy independent living while they and their families can help each other with chores, with the reassurance that assistance is near when necessary. Permitting secondary suites can allow both mutual help and rental income for seniors living in their own homes.

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[25] *Smart Growth, Livable and Sustainable Communities: Is it Good for Seniors?* will be published by CMHC in 2008.

[26] CMHC, *Applying Fused Grid Planning in Stratford, Ontario*, English and French, retrieved November 2007, from http://www.cmhc.ca/od/?pid=63760

[27] Information on secondary suites can be found in *Permitting Secondary Suites* at http://www.cmhc-schl.gc.ca/en/inpr/imhoaf/afhoid/pore/pesesu/index.cfm

Incentives for FlexHousing™

A promising solution to make our communities sustainable over time for all age groups is FlexHousing™.

FlexHousing™ is accessible, affordable and readily adaptable housing designed to meet changing needs of occupants and provide flexibility for the use of future generations. There are FlexHousing™ guidelines for all areas and features of homes, ranging from hallways, bathrooms, kitchens, bedrooms, attics, electrical and heating systems and so on.

Communities could consider incentives for the creation of new FlexHousing™ or the introduction of FlexHousing™ design features into existing or new housing.

An example is the Accommodating Home Mortgage Program in Yukon, which promotes the construction of homes that are easier to enter, get around in, interact with, and adapt for future needs by offering a tiered interest-rate reduction on the mortgage financing of homes that meet or exceed the technical requirements of an Accommodating Home.[28]

Financial mechanisms to facilitate aging-in-place

Reduced income on retirement will make it difficult for many low-income homeowners to fulfil their wish to age-in-place, and as discussed, may result in neglect of housing in aging neighbourhoods.

Communities need to ensure that information and advice on the age-in-place decision and options are available to senior homeowners—including maximizing the use of home equity. Governments may need to look at options, such as deferring property taxes until sale of the home, for qualified seniors. Eligibility criteria could include maximum incomes and a given equity in the home. The granting of deferral could be subject to the household putting some of the taxes saved towards retrofit, repair or renovation where appropriate, thereby reducing operating costs or arresting the deterioration of housing.

Producing additional affordable seniors housing

The growing need for seniors housing will inevitably exceed the current supply and communities will need to be innovative in approaches to producing additional affordable units. CMHC's Seed Funding and Proposal Development Funding along with help from the CMHC Affordable Housing Centre[29] and incentives or land from municipalities have been instrumental in enabling the development of affordable housing in a number of communities across the country.

The future of existing social housing for lower income seniors will need to be considered.

Revamping existing mixed-age social housing

Social housing developments not specifically targeted to seniors will find themselves with an increasingly aging clientele as existing tenants grow old in-place, and vacant units get taken up by seniors. This will change the nature of the in-house services and facilities needed. It will create the need for the sorts of adaptations that were discussed earlier for seniors aging in place in their homes to make the housing safer and appropriate for an aging population.

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[28] Yukon Housing Corporation, *Accommodating Home Mortgage Program*, English and French, retrieved November 2007, from http://www.housing.yk.ca/services/ahm.html

[29] Information about Seed Funding, Proposal Development Funding and the CMHC Affordable Housing Centre can be found at http://www.cmhc.ca/en/inpr/afhoce/index.cfm Information on affordable housing partnerships can be found in CMHC *Research Highlight*, "Guide to Affordable Housing Partnerships" at http://dsp-psd.pwgsc.gc.ca/Collection/NH18-23-64E.pdf

INNOVATIVE APPROACHES FOR DELIVERY OF SERVICES

Active encouragement and support could be given to local seniors associations and other voluntary organizations to encourage them to assist in providing a whole range of services. This could include handyperson services, homemaker services, telephone checkup services, peer counselling, Meals-on-Wheels or Wheels-to-Meals, companionship walks and home visits.

Effective and economical coordination of support services for seniors will be a necessity for communities. A one-stop shopping approach, for example, including voluntary, non-profit, municipal and private providers and covering a wide range of services would enable the enforcement of standards, comparison-shopping by seniors and coordination between different providers. Local seniors associations could play the lead role in establishing such a mechanism.

Adapting existing facilities and transportation for new uses

The potential for conversion of underutilized schools and other non-residential facilities to residential projects and community facilities that meet current needs has been shown in a number of communities.[30] This could be particularly useful in making suburbia more responsive to the needs of an aging population. Other innovative approaches can include the use of school buses during the day for transportation of seniors to shopping malls, health facilities and other services.

ENGAGING SENIORS

The potential

Seniors are a large group and will want to be involved in the community. It is important that communities foster and utilize their skills and resources.

Several factors indicate that the potential is very high to engage seniors in local community matters and enlist them as a driving force for community renewal.

Studies have shown that seniors have a strong commitment to their local community—in part because they have had longer to choose a community that they like, and because of the length of time they have been there, they have developed more attachments and ties in the community.

Seniors (and near seniors) are also much more likely to attend a political meeting than younger adults, and more likely to have volunteered for a political party.

They can also contribute a lot of talent and volunteer hours. While volunteer rates tend to decline with age, the median annual volunteer hours worked (120) is twice as high for seniors as for the 25–54 age group.

Further, the likelihood of involvement in a voluntary organization increases with education. In 2003, three-quarters of seniors aged between 65 and 74 who had a university degree were involved in a voluntary organization, compared with only four out of 10 who had less than high school education.[31] Thus tomorrow's seniors, being more educated than earlier seniors, are ripe for harnessing for good works.

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[30] City of Vancouver, *Oakridge Centre Policy Planning Program*, English only, retrieved November 2007, from http://www.vancouver.ca/commsvcs/currentplanning/oakridge/

[31] *National Survey of Giving, Volunteering and Participating*, Statistics Canada 2004

In surveys of *all* age categories, a significant percentage of non-volunteers have given as a reason for not volunteering that no one had asked them—over one-quarter in the 65 to 74 age category. This suggests that there is untapped willingness and potential.

Existing contributions of seniors

Seniors are in fact active in providing help to other people in the community. Of those in the 65 to 74 age category, over a quarter say they provide help with domestic work, home maintenance or outdoor work, a third with transportation or running errands, a fifth with child care, a quarter with teaching, coaching or giving practical advice and almost a half with giving emotional support.[32]

Involving seniors

The challenge therefore is one of harnessing the social capital of an aging population in innovative and productive ways that are rewarding both to seniors and all other age groups. This will foster "productive aging" in which seniors maintain and enhance their self worth by using their skills, experience and time to benefit the whole community.

Contributions of seniors can go well beyond the cliché of passing on their accumulated wisdom and advising on seniors' needs, to participation and involvement in all levels of community activities and endeavours. Harnessing the resources and time available from seniors can make them a productive and positive element of the community instead of being viewed as a burden.

Indeed, it will be important to actively support and promote the philosophy of seniors "pulling their weight" through voluntary participation to help both defray the cost of senior-oriented initiatives, and to maximize their benefits without neglecting other community priorities. This will involve working closely with seniors' organizations and fostering effective mechanisms through which voluntary participation can happen.

In this regard, communities should consider the need to:

- Identify areas where active seniors can contribute on a voluntary basis.
- Support seniors groups in establishing mechanisms and in training volunteers
- Initiate the development of a seniors' skills database. This could include technical skills, teaching skills, planning skills and caregiving skills.

CONCLUSIONS

Population aging will be a significant force in the years ahead

Population aging will:

- Need to find its way onto the public opinion and public policy radar screen
- Shape community planning
- Necessitate more housing solutions and opportunities to accommodate a wider range of living arrangements across a broad continuum
- Require innovative approaches to the delivery of support and care services
- Call for leading edge transportation solutions.

Changes and supports are required if existing housing stock is to meet the needs

These include:

- *Appropriate adaptations* to facilitate mobility, improve safety and security, and to permit the performance of everyday tasks without strain or injury
- *Improved access to needed services*, e.g., through tailored transportation options and mechanisms, routing and scheduling; in-home help schemes; improved location of services.
- *Proper housing management practices*–both community and voluntary mechanisms to help seniors in home maintenance, advise them on ways to maximize the use of the equity in their home, and mechanisms such as deferral of property taxes.

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[32] Statistics Canada, *General Social Survey*, 2003

New housing and infrastructure needs must be addressed

New housing and infrastructure needs include:

- A wider range of housing choices—with innovation facilitated by flexibility in planning regulations and zoning
- Convenient support services within or near existing housing
- Accessible community facilities and amenities for older people
- Opportunities for "active living" and voluntary involvement.

WHAT NEEDS TO HAPPEN NOW?

Our research suggests that communities need to give more thought to the implications of an aging society for housing and on the way our communities perform. Current demographic changes mean that it is crucial that municipalities give priority now to planning for population aging so that communities can evolve to meet the changing needs of the population. Population aging will pose challenges to communities, as well as opportunities. Those that thrive will be those who look on it as an opportunity to renew and reinvigorate, and adapt to changing demographics accordingly.

Actions necessary

As a starting point, communities will need to:

- Develop a profile of the current and expected population—including age, household types and cultural make-up.
- Identify community-specific needs, challenges and opportunities arising from population aging.

Responses required

Armed with this information and analysis, communities can begin the process of creating ways to embrace and capitalize on the phenomenon of population aging. They should:

- *Identify a vision* to enhance the quality of life for all segments of the community
- *Establish goals and strategies* for services, housing choices and accessibility
- *Determine and implement a community planning framework and specific* plans to meet the challenges of population aging.

Ensuring balanced communities

It is important that seniors be fully engaged in community planning and be encouraged to establish and participate in the creation and implementation of mechanisms to deliver needed housing and services. It will be necessary to enlist other segments of society to help identify needs and opportunities and potential solutions across a broad continuum. This will include planners, developers and builders; voluntary and non-profit organizations; private sector housing and service providers, advocacy groups and different ethno-cultural groups.

This wide input and participation will help to ensure that population aging is addressed in balanced ways that create sustainable, vibrant, cohesive, adaptable and inclusive neighbourhoods for all current members of society, and future generations.

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Housing Research at CMHC

Under Part IX of the ***National Housing Act***, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

This fact sheet is one of a series intended to inform you of the nature and scope of CMHC's research.

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